

In re JOSE ESPADA, & BELSIE BEF,
DebtorCase No. 10-01781 MCF
(if known)**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 33 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 4/5/2010Signature: s/ Espada, Jose Angel
DebtorDate 04/05/2010Signature: /s BERLY-APONTE, BELSIE
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition PreparerSocial Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address _____

X _____
Signature of Bankruptcy Petition Preparer_____
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 33 sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court

District of Puerto Rico

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCFChapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Y	1	\$ 1,502,000.00		
B - Personal Property	Y	6	\$ 170,390.74		
C - Property Claimed as Exempt	Y	1			
D - Creditors Holding Secured Claims	Y	3		\$ 834,863.97	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Y	3		\$ 14,230.41	
F - Creditors Holding Unsecured Nonpriority Claims	Y	13		\$ 84,710.55	
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	2			\$ 19,991.75
J - Current Expenditures of Individual Debtors(s)	Y	2			\$ 15,406.17
TOTAL		33	\$ 1,672,390.74	\$ 933,804.93	

United States Bankruptcy Court

District of Puerto Rico

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 0.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 24,838.65
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 11,230.41	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 84,710.55
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 0.00

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF
(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1. House & lot. debtors' residence at Bo/ Los Llanos, Carr. 545, Caguas, PR 00725	fee simple	C	225,000.00	68,500.00
2. Comm. property in 1.5 cda parcel at PR-1, JUANA DIAZ PR	fee simple	C	1,180,000.00	602,086.61
3. APT IN ORLANDO FL Unt 101 VIII Fairview Glenn MW	fee simple	C	97,000.00	91,457.88

Total ►

1,502,000.00

(Report also on Summary of Schedules.)

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF
(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Coop Ahorro & Cred San Blas, Coamo saving acct # 103060 securing loan of \$11,809.09	C	15559.74
3. Security deposits with public utilities, telephone companies, landlords, and others.		DEPOSITS W/ UTILITY COMPANIES PREPA, AAA, PRT	C	UNK
4. Household goods and furnishings, including audio, video, and computer equipment.		household goods considered below exempt values (\$1,050 per item, aggregate \$20,250)	C	12000
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		considered below exempt values	C	1000
7. Furs and jewelry.		watches & misc	C	1500
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

In re JOSE ESPADA, & BELSIE BERLY,
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(If known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		Suiza Dairy \$14,280; Petro Taino \$3,160	C	17440
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2008 I Tax retained in excess	C	24231
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2009 tax retained	c	4160

In re JOSE ESPADA, & BELSIE BERLY,
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(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		see list attached	C	54000
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		PC, copier, fax	c	500
29. Machinery, fixtures, equipment, and supplies used in business.		see list attached	c	40000
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
3 continuation sheets attached Total▶				\$ 170,390.74

(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules.)

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
 (Check one box)

- ☒ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
residence (Prop.1 in SchA)	522d1	40,400.00	225000
'05 Tacoma vehicle	522d2	6,450.00	14000
Household goods	522D3	20,250.00	12100
Wearing apparel	522D3	1,000.00	1000
watches & misc	522d4	1,500.00	1500
Accounts receivable	522d5	2,150.00	17440
Machinery, fixtures, equipment	522d6	4,050.00	40000

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.



Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
SCOTIABANK DE PR POB 2649 SAN JUAN, PR 00936			Mortgage on residence. (Property 1, Sched A)				68500	
ACCOUNT NO.			VALUE \$ 225,000.00					
BANCO SANTANDER c/o MONTANEZ & ALICEA COND EL CENTRO I SUITE 211, SJ PR 00918			Mortgage on Commercial Realty (Property 2, Sched A)			x	602086.61	
ACCOUNT NO.			VALUE \$ 1,180,000.00					
CHASE HOME FINANCE 3415 VISION DR COLUMBUS, OH 43219			Mortgage on Realty (Property 3, Sched A)			x	77100	
ACCOUNT NO.			VALUE \$ 150,000.00					
Subtotal ► (Total of this page)							\$ 747,686.61	\$ 0.00
Total ► (Use only on last page)							\$ 834,863.97	\$ 24,838.65

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

2 continuation sheets
attached

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
EURO LEASE PO BOX 191009 SAN JUAN, PR 00919-1009		C	AUTO FINANCING '04 F-150				5,821.00	
			VALUE \$ 6,000.00					
ACCOUNT NO.								
EUROBANK LEASE PO BOX 191009 SAN JUAN, PR 00919-1009		c	AUTO FINANCING 05 Tacoma				7,396.00	
			VALUE \$ 14,000.00					
ACCOUNT NO.								
FIRSTBANK AUTO PO BOX 9146 SAN JUAN PR 00908-0146		C	AUTO FINANCING "07 4Runner				35,952.00	15,952.00
			VALUE \$ 20,000.00					
ACCOUNT NO.								
HARLEY D CREDIT PO BOX 15129 PALATINE, IL 60055-5129		C	MOTORCYCLE FINANCING "05 HD motorcycle				9,223.50	
			VALUE \$ 14,000.00					
ACCOUNT NO.								
SEE CONT. SHEET 2of2							28,784.86	8,886.65
			VALUE \$					
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims							\$ 87,177.36	\$ 24,838.65
Subtotal (s) ► (Total(s) of this page)								
Total(s) ► (Use only on last page)							\$ 834,863.97	\$ 24,838.65

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
POPULAR AUTO 1901 AVE JESUS T PINERO STE 467 SAN JUAN, PR 00920		C	POWER GENERATOR FINANCE LEASE VALUE \$ 4,000.00				2,174.00	
ACCOUNT NO.								
CRIM PO BOX 195387 SAN JUAN, PR 00919-5387		C	real prop. tax PoC 10 PoC 9 VALUE \$				443.89	8886.65
ACCOUNT NO.								
COOP AHORRO Y CRED SAN BLAS box 319 COAMO, PR 00769		c	shares VALUE \$ 15,559.74				11,809.09	
ACCOUNT NO.								
FAIRWAY GLEN MW /O BECKER & POLIAKOFF 2500 MAITLAND CEN			lien assessed on 2/25/10 for maintenance fees (Prop. # 3, Sch.A) VALUE \$ 100,000.00				14,357.88	
ACCOUNT NO.								
			VALUE \$					
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims							\$ 28,784.86	\$ 8886.65
Subtotal (s) ► (Total(s) of this page)								
Total(s) ► (Use only on last page)							\$ 834,863.97	\$ 24838.65

(Report also on
Summary of Schedules.)

(If applicable,
report also on
Statistical Summary
of Certain
Liabilities and
Related Data.)

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF
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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☒ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCF
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
Account No.			499R 2008-2009							
DEPARTMENT OF TREASURY PO BOX 9024140 SAN JUAN, PR 00902-4140		C					3,243.74	3,243.74		
Account No.			FUTA, FICA 2008-2009							
IRS CITIVIEW PLAZA NO 2 48 CARRETERA 165 SUITE 2000		C					6,976.25	6,976.25		
Account No.			UNEMPL DISAB 2008-2009							
DEPTO DEL TRABAJO PO BOX 191020 SAN JUAN PR 00919-1020		C					1,010.42	1,010.42		
Account No.			SUPPORT SON (mistakenly assessed no longer minor)			x				
ASUME PO BOX 421 Coamo, PR 00769		C					3,000.00	0.00	0.00	
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims							Subtotals▶ (Totals of this page)	\$ 14,230.41	\$ 11,230.41	0.00
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							Total▶	\$ 14,230.41		
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							Totals▶		\$ 11,230.41	\$ 0.00

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCF
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Unless stated otherwise ALL DEBTS ARE FOR loans or goods purchased (including trade debts)				4987
SEARS/CBSD PO BOX 6241 SIOUX FALLS, SD 57117							
ACCOUNT NO. ***0005							6165
WESTERNBANK CALL BOX WFS MAYAGUEZ, PR 00681							
ACCOUNT NO. ***6023							7719
AMEX PO BOX 981537 EL PASO, TX 79998							
ACCOUNT NO. ***2776							7385
ISLAND FINANCE PO BOX 71504 SAN JUAN, PR 00936							
Subtotal▶							\$ 26,256.00
Total▶							\$ 84,710.55

12 continuation sheets attached

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

12 continuation sheets attached

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ***0007							11809.09
COOP SAN BLAS PO BOX 319 COAMO, PR 00769-0319							
ACCOUNT NO. ***9080							97
GEMB/JCP PR PO BOX 364788 SAN JUAN, PR 00936-4788							
ACCOUNT NO.							
ACCOUNT NO. ***3795							
BANCO POPULAR DE PR PO BOX 11917 SAN JUAN, PR 00922-1917							
ACCOUNT NO.							
Sheet no. <u>1</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 11,906.09
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$ 84,710.55

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCF
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO. ***7358							
EUROBANK PO BOX 191009 SAN JUAN, PR 00919-1009							
ACCOUNT NO. ***0408			notice only				0
HSBC/RTG POB 5253 CAROL STREAM, IL 60197							
ACCOUNT NO. ***4997							1698
THD/CBSD PO BOX 6497 SIOUX FALLS, SD 57117							
ACCOUNT NO.			NOTICE ONLY				0
MUN. OF JUANA DIAZ PO BOX 1409 JUANA DIAZ, PR 00795							
Sheet no. <u>2</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 1,698.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$ 84,710.55

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCF
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ***0034							16100
BANCO SANTANDER PO BOX 362589 SAN JUAN, PR 00936-2589							
ACCOUNT NO. ***8924							2416
BANK OF AMERICA DE5-019-03-07 NEWARK, DE 19713							
ACCOUNT NO. ***2587							334
AMERICAN GEN FIN 600 N ROYAL AVE EVANSVILLE, IN 47715							
ACCOUNT NO. ***6782							
ACCOUNT NO. **6421							355
CINGULAR PO BOX 192830 SAN JUAN, PR 00919-2830							
Sheet no. <u>3</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 19,205.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$ 84,710.55

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCF
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ***0580							1228
CITIBANK USA 701 E 60TH ST N SIOUX FALLS, SD 57104							
ACCOUNT NO. ***0147			notice only				0
WESTERN AUTO PO BOX 9146 SANTURCE, PR 00908-0146							
ACCOUNT NO. ***2910			notice only				
MUEBLERIA BERRIOS PO BOX 674 CIDRA, PR 00739							
ACCOUNT NO. ***0055			notice only				
HSBC/BOSE POB 5253 CAROL STREAM, IL 60197							
ACCOUNT NO. ***0094			notice only				
COOP P MACDONALD PO BOX 7022 PONCE, PR 00732-7022							

Sheet no. 4 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal▶

\$
1,228.00

Total▶

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)\$
84,710.55

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCF
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 56023309							4,714
AEE GPO BOX 364267 SAN JUAN, PR 00936-4267							
ACCOUNT NO. ***0001			notice only				
SUNTRUST PO BOX 4986 ORLANDO, FL 32802-4986							
ACCOUNT NO. ***0104			notice only				
BANKTRUST 255 Ponce de Leon Ste 1505 SAN JUAN, PR 00918							
ACCOUNT NO. ***1440			notice only				
ZALE/CBSD PO BOX 6497 Sioux Falls, SD 57117-6497							
ACCOUNT NO. ***0023			notice only				
GORDONS/CBSD PO BOX 6497 Sioux Falls, SD 57117-6497							
Sheet no. <u>5</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 4.71
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$ 84,710.55

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ***5240			notice only				
FIRST PREMIER 3820 N LOUISE AVE Sioux Falls, SD 57107-0145							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. <u>6</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 0.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$ 84,710.55

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCF
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			notice only				
US DEPT OF JUST-FED LIT PO BOX 9020192 SAN JUAN, PR 00902-0192							
ACCOUNT NO.			notice only				0
WESTERNBANK PO BOX 1180 MAYAGUEZ, PR 00681							
ACCOUNT NO.			NOTICE ONLY				0
COOP C SAN BLAS C/O LIC E ORTIZ, BOX 305 COAMO, PR 00769							
ACCOUNT NO.			notice only				
BANCO POPULAR PO BOX 362708 SAN JUAN, PR 00936-2708							
ACCOUNT NO.							471
MARIANNE PO BOX 659705 SAN ANTONIO, TX 78265							
Sheet no. <u>7</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 471.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$ 84,710.55

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCF
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
CITI CARDS PO BOX 183051 COLUMBUS OH 43218-3051							1228
ACCOUNT NO.			notice only				
SAMS CLUB PO BOX 530942 ATLANTA, GA 30353-0942							
ACCOUNT NO.							
WALMART PO BOX 530927 ATLANTA, GA 30353-0927							3887
ACCOUNT NO.			notice only				
SEARS PO BOX 183114 COLUMBUS OH 43218-3114							
ACCOUNT NO.			notice only				
JC PENNEY GE MONEY BK PO BOX 103104 ROSWELL, GA 30076							
Sheet no. <u>8</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 5,115.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$ 84,710.55

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCF
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							281
PR TELEPHONE PO BOX 71535 SAN JUAN, PR 00936-8635							
ACCOUNT NO.							
ACCOUNT NO.							1495
SAMS CLUB PO BOX 981084 EL PASO, TX 79998-1084							
ACCOUNT NO.							800
JOSE M LOPEZ -WELDPRO PO BOX 191822 SAN JUAN PR 00919							
ACCOUNT NO.							3159.04
INDL TRAILER TRUCK PT 1009 BLUFF INDUSTR BLV COLUMBIA, SC 29201							
Sheet no. <u>9</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 5,735.04
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$ 84,710.55

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
UTILITY TRAILER C/O GRIFFIN & A 1000 SW 15ST POMPANO BEACH FL33069							7333.07
ACCOUNT NO.							
ACCOUNT NO.			NOTICE ONLY				
CITIBK SD C/O UNITD REC 5800 NORTH COURSE DR HOUSTON, TX 77072							0
ACCOUNT NO.			notice only				
BANCO SANTANDER C/O LIC. VEGA PO BOX 191652 SAN JUAN, PR 00919-1652							
ACCOUNT NO.			notice only				
WESTERNBANK PO BOX 430 MAYAGUEZ PR 00681-0430							
Sheet no. <u>10</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 7,333.07
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$ 84,710.55

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <small>(See instructions above.)</small>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			NOTICE ONLY				
AMEX C/O NCO PO BOX 15773 WILMINGTON DE19850							0
ACCOUNT NO.			NOTICE ONLY				
AMEX C/O NATIONWIDE PO BOX 740640 ATLANTA, GA 30374-0640							0
ACCOUNT NO.			NOTICE ONLY				
AMEX PO BOX 1270 NEWARK, NJ 07101-1270							0
ACCOUNT NO.			NOTICE ONLY				
CHASE MANHATTAN MOR PO BOX 78824 PHOENIX, AZ 85062-8824							0
ACCOUNT NO.							
Sheet no. <u>11</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 0.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$ 84,710.55

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCF
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			NOTICE ONLY				0
HARLEY DAVIDSON CRED PO BOX 15129 PALATINE, IL 60055-5129							
ACCOUNT NO.			NOTICE ONLY				0
POPULAR AUTO 1901 AVE JT PINERO S 467 SAN JUAN, PR 00920-0701							
ACCOUNT NO.							2200
TRIPLE-S P.O. BOX 363628 SAN JUAN, P. R. 00936-362							
ACCOUNT NO.			SEE PoC 7				3558.64
INDUSTRIAL TRAILERS TRUCK PART 1009 BLUFF INDUSTRIAL B							
ACCOUNT NO.			alleged tort				unk
ALVIN RIVERA FONTANEZ BO. RIO JUEYES PARCELA #756 Coamo 00769							
Sheet no. <u>12</u> of <u>12</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 5,758.64
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$ 84,710.55

In re JOSE ESPADA, & BELSIE BERLY,
Debtor

Case No. 10-01781 MCF
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
EURO LEASE PO BOX 191009 SAN JUAN, PR 00919-1009	auto leases '04 Ford F-150 '05 Tacoma
POPULAR AUTO 1901 AVE JESUS T PINERO STE 467 SAN JUAN, PR 00920	lease Mac generator

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

[illegible]

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCF
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation self-employed		retired
Name of Employer		
How long employed		
Address of Employer dba CHAN TRAILER & REPAIRS		pension from ELA

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions
(Prorate if not paid monthly)
2. Estimate monthly overtime

\$ _____

\$ _____

\$ _____

\$ _____

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ _____	\$ _____
----------	----------

7. Regular income from operation of business or profession or farm
(Attach detailed statement)

\$ _____

\$ _____

8. Income from real property

\$ 18,429.17

\$ _____

9. Interest and dividends

\$ _____

\$ _____

10. Alimony, maintenance or support payments payable to the debtor for
the debtor's use or that of dependents listed above

\$ _____

\$ _____

11. Social security or government assistance
(Specify): _____

\$ _____

\$ _____

12. Pension or retirement income

\$ _____

\$ 1,562.5813. Other monthly income
(Specify): _____

\$ _____

\$ _____

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>18,429.17</u>	\$ <u>1,562.58</u>
---------------------	--------------------

15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)

\$ <u>18,429.17</u>	\$ <u>1,562.58</u>
---------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column
totals from line 15)

\$ <u>19,991.75</u>

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re JOSE ESPADA, & BELSIE BERLY,
DebtorCase No. 10-01781 MCF
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.



Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>995.46</u>
a. Are real estate taxes included? Yes _____ No _____	
b. Is property insurance included? Yes _____ No _____	
2. Utilities: a. Electricity and heating fuel	\$ <u>125.00</u>
b. Water and sewer	\$ <u>86.00</u>
c. Telephone	\$ <u>45.00</u>
d. Other <u>cable</u>	\$ <u>139.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>70.00</u>
4. Food	\$ <u>450.00</u>
5. Clothing	\$ <u>25.00</u>
6. Laundry and dry cleaning	\$ <u>25.00</u>
7. Medical and dental expenses	\$ <u>85.00</u>
8. Transportation (not including car payments)	\$ _____
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>10.00</u>
10. Charitable contributions	\$ <u>33.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>27.00</u>
b. Life	\$ <u>65.00</u>
c. Health	\$ <u>200.00</u>
d. Auto	\$ <u>133.33</u>
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>income taxes (INSC = \$54,850)</u>	\$ <u>800.83</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>2,056.08</u>
b. Other <u>lease generator</u>	\$ <u>266.00</u>
c. Other <u>mortgage apt FL(\$892)+Maint(\$220)</u>	\$ <u>1,112.73</u>
14. Alimony, maintenance, and support paid to others	\$ <u>400.00</u>
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>8,257.06</u>
17. Other _____	\$ _____
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>15,406.17</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: #14 ceases in 8 mos. #13b ends in Dec 2010	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>19,991.75</u>
b. Average monthly expenses from Line 18 above	\$ <u>15,406.17</u>
c. Monthly net income (a. minus b.)	\$ <u>4,585.58</u>

CHAN TRAILERS Vehicles List (Sched. B-25)

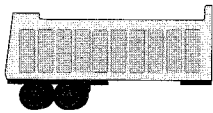
AR 17440

AUTOS	kbb VAL	VIN	BAL due	equity	exempt
'04 Ford F-150	\$6,000	1FTRF14W84NB40199	\$5,821.00	\$0	
"05 Tacoma	\$14,000	5TELU42N85Z032512	\$7,396.00	\$6,604	\$6,450
'07 4Runner	\$20,000	JTEZU14R170092557	\$35,952.00	\$0	
'05 HD motorcycle	\$14,000	1HD1BXD415Y073664	\$9,223.50	\$4,777	
	<u>\$54,000</u>		\$58,392.50		

CHAN TRAILERS & REPAIRS

B-29
172

RENTA



VENTA



P.O. Box 701 Coamo, P.R. 00769

Tel. (787) 837-8464 • Fax: (787) 837-1539

Equipo Taller

Gruta Ottawa, año 72

Finger Wold WFD100

Lincoln Electric Power Mig 300

Lincoln Electric Square Wave TIG 275

Lincoln Electric Pro-Cut 55

Lincoln Electric Pro-Cut 80

Lincoln Electric Wire-Matic 255

Equipo de Acetileno

Welder & Generator Miller Trailblazer 301D

Craftsman Table Saw (mesa de cortar)

Inventario Materiales

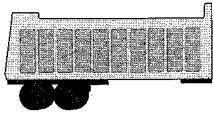
- 8 cajas luces Walker - (240.00) - \$1,920.00
- 28 Bisagras GDA - (14.65) - \$410.20
- 37 Bisagras GDA 8138 - (11.00) - \$407.00
- 20 Bisagras DSY - (8.70) - \$174.00
- 10 Bisagras Gindy - (18.10) - \$181.00
- 11 Bisagras MIN - (6.10) - \$67.10
- 10 Coner Cap Babb - (114.95) - \$1,149.50
- 3 Coner Cap Supreme izq. - (70.60) - \$211.80
- 2 Coner Cap Supreme der. - (70.60) - \$141.20
- 2 Coner Cap Morgan izq. - (70.60) - \$141.20
- 3 Coner Cap Morgan Der. - (70.60) - \$211.80
- 1 Coner Cap G&W izq. - (230.00) - \$230.00
- 1 Coner Cap G&W der. - (230.00) - \$230.00
- 3 Coner Cap Kidron 5500 - (71.45) - \$214.35
- 2 Coner Cap Mickey der. - (59.80) - \$119.60

NOS ESPECIALIZAMOS EN SOLDADURA EN ALUMINIO

CHAN TRAILERS & REPAIRS

B-29
2/2

RENTA



VENTA



P.O. Box 701 Coamo, P.R. 00769

Tel. (787) 837-8464 • Fax: (787) 837-1539

- 1 Roll-up Door refrigerada - \$2,625.00
- 1 Inter panel refr. - (480.00) - \$480.00
- 1 Top Panel refr. ; (328.00) - \$328.00
- 2 roll-up door 90x100 (520.90) - \$1,040.00
- 2 bottom panel ref. - (590.00) - \$1,180.00
- 2 Bottom panel WHI 13 - (98.20) - \$196.40
- 2 Bottom panel WHI 12 - (98.20) - \$196.40
- 2 Bottom panel WHI 16 - (98.20) - \$196.40
- 2 Bottom panel WHI 15 - (98.20) - \$196.40
- 2 Bottom panel TOD 13 - (56.50) - \$113.00
- 2 Bottom panel TOD 18 - (68.90) - \$151.80
- 3 Inter panel TOD 13 - (37.95) - \$151.80
- 3 Inter panel WHI 15 - (45.50) - \$136.50
- 11 Roof bow Morgan mp019034 - (13.50) - \$148.50
- 7 Roof Bow Morgan mp01902 - (22.40) - \$156.80
- 14 Roof bow Morgan Front - (20.60) - \$288.40
- 5 Roof bow Supreme - (17.50) - \$87.50
- 5 roof bow Supreme front - (27.20) - \$136.00

NOS ESPECIALIZAMOS EN SOLDADURA EN ALUMINIO

CHAN TRAILER & REPAIRS**Profit & Loss**

October 2009 through February 2010

Schedule I.7
Business Income

	Oct 09	Nov 09	Dic 09	Jan 10	Feb 10	Total
Ordinary Income/Expense						
Income						
Services	14,487.00	16,160.00	55,753.00	13,080.00	11,095.00	110,575.00
Total Income	14,487.00	16,160.00	55,753.00	13,080.00	11,095.00	110,575.00
Expense						
Payroll Expenses	254.25	283.61	978.47	229.55	194.72	1,940.59
Materials	1,350.19	1,506.11	5,196.18	1,219.06	1,034.05	10,305.59
Interest Expense	1,096.09	1,222.67	4,218.27	989.63	839.45	8,366.10
Reconciliation Discrepancies	871.83	972.51	3,355.22	787.15	667.70	6,654.40
Professional Fees	867.77	967.98	3,339.60	783.49	664.59	6,623.44
Depreciation Expense	692.48	772.45	2,664.99	625.22	530.34	5,285.49
Taxes	379.56	423.39	1,460.73	342.70	290.69	2,897.07
Bank Service Charges	254.54	283.93	979.58	229.82	194.94	1,942.80
Insurance	230.34	256.94	886.47	207.97	176.41	1,758.14
Utilities	163.70	182.61	630.01	147.80	125.37	1,249.50
Promotion	94.02	104.88	361.84	84.89	72.01	717.63
Repairs	73.30	81.77	282.11	66.18	56.14	559.51
Office Expenses	67.10	74.85	258.25	60.59	51.39	512.18
Miscellaneous	32.73	36.51	125.95	29.55	25.06	249.79
Automobile Expense	30.64	34.18	117.92	27.66	23.47	233.87
Office Supplies	20.83	23.24	80.17	18.81	15.95	159.01
Postage and Delivery	6.61	7.37	25.42	5.96	5.06	50.42
Dues and Subscriptions	4.84	5.40	18.62	4.37	3.71	36.93
Total Expense	6,490.81	7,240.39	24,979.80	5,860.42	4,971.05	49,542.47
Net Ordinary Income	7,996.19	8,919.61	30,773.20	7,219.58	6,123.95	61,032.53
Other Income/Expense						
Other Income						
Other Income						
Total Other Income	0.00	0.00	0.00	0.00	0.00	0.00
Other Expense						
Other Expenses						
Total Other Expense	0.00	0.00	0.00	0.00	0.00	0.00
Net Other Income	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	7,996.19	8,919.61	30,773.20	7,219.58	6,123.95	61,032.53

CHAN TRAILERS & REPAIRS 6 mo. Expenses

Sched-J.16

BUSINESS EXPENSES

	Oct 09	Nov 09	Dec 09	Jan 10	Feb 10	Total	Avg
Payroll Expenses	\$254.25	\$283.61	\$978.47	\$229.55	\$194.72	\$1,941.00	\$323.50
Materials	\$1,350.00	\$1,506.00	\$5,196.00	\$1,219.00	\$1,034.00	\$10,306.00	\$1,717.67
InterestExpense	\$1,096.00	\$1,223.00	\$4,218.00	\$989.63	\$839.45	\$8,366.00	\$1,394.33
ReconciliationDiscrepancies	\$871.83	\$972.51	\$3,355.00	\$787.15	\$667.70	\$6,654.00	\$1,109.00
ProfessionalFees	\$867.77	\$967.98	\$3,340.00	\$783.49	\$664.59	\$6,623.00	\$1,103.83
DepreciationExpense	\$692.48	\$772.45	\$2,665.00	\$625.22	\$530.34	\$5,285.00	\$880.83
Taxes	\$379.56	\$423.39	\$1,461.00	\$342.70	\$290.69	\$2,897.00	\$482.83
BankService Charges	\$254.54	\$283.93	\$979.58	\$229.82	\$194.94	\$1,943.00	\$323.83
Insurance	\$230.34	\$256.94	\$886.47	\$207.97	\$176.41	\$1,758.00	\$293.00
Utilities	\$163.70	\$182.61	\$630.01	\$147.80	\$125.37	\$1,250.00	\$208.33
Promotion	\$94.02	\$104.88	\$361.84	\$84.89	\$72.01	\$717.63	\$119.61
Repairs	\$73.30	\$81.77	\$282.11	\$66.18	\$56.14	\$559.51	\$93.25
OfficeExpenses	\$67.10	\$74.85	\$258.25	\$60.59	\$51.39	\$512.18	\$85.36
Miscellaneous	\$32.73	\$36.51	\$125.95	\$29.55	\$25.06	\$249.79	\$41.63
AutomobileExpense	\$30.64	\$34.18	\$117.92	\$27.66	\$23.47	\$233.87	\$38.98
OfficeSupplies	\$20.83	\$23.24	\$80.17	\$18.81	\$15.95	\$159.01	\$26.50
Postage,Delivery	\$6.61	\$7.37	\$25.42	\$5.96	\$5.06	\$50.42	\$8.40
DuesSubscriptions	\$4.84	\$5.40	\$18.62	\$4.37	\$3.71	\$36.93	\$6.16
	<u>\$6,490.54</u>	<u>\$7,240.62</u>	<u>\$24,979.81</u>	<u>\$5,860.34</u>	<u>\$4,971.00</u>	<u>\$49,542.34</u>	<u>\$8,257.06</u>

NET INCOME COMPUTATION:

		Avg
GROSS	\$110,575.00	\$18,429.17
Exp	<u>-\$49,542.34</u>	<u>-\$8,257.06</u>
NET	<u>\$61,032.66</u>	<u>\$10,172.11</u>

CAR PAYMENTS J11, J13

AUTOS	pmts	insurance
'04 Ford F-150	\$483.00	\$36.33
'05 Tacoma	\$514.28	\$44.25
'07 4Runner	\$621.00	\$52.75
'05 HD motorcycle	\$437.47	\$0.00
	<u>\$2,055.75</u>	<u>\$133.33</u>